

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

William D. Smith  
Christina M. Smith  
aka Christie M. Smith  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 19-23462-GLT  
Chapter: 13

Related to Document No. 152

Hearing Date: 4/30/25 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 25th of February, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 152 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before April 11, 2025*, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *April 30, 2025 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
William D. Smith  
Christina M. Smith  
Debtors

Case No. 19-23462-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 25, 2025

User: auto  
Form ID: 604

Page 1 of 5  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William D. Smith, Christina M. Smith, 14 High Point Circle, Harrison City, PA 15636-1314
cr	+ CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15116116	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15116117	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15116133	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 02:26:38	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:29:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 26 2025 03:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15116102	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:30:57	American Express Macys, PO Box 78008, Phoenix, AZ 85062-8008
15133404	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:30:58	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
15133405	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:50:44	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15116103	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:03:17	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133411	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:30:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15116104	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:50:14	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15133407	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:29:52	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15135800	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 03:12:20	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15146343	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:51:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15116108	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Feb 26 2025 01:50:28	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15153330	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:03:29	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15133422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15133421	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15116114	Email/PDF: creditonebknottifications@resurgent.com	Feb 26 2025 01:29:54	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133428	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15133427	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15153571	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15120577	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15116120	Email/Text: collecadminbankruptcy@fnni.com	Feb 26 2025 03:34:00	FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15125693	Email/Text: collecadminbankruptcy@fnni.com	Feb 26 2025 03:34:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138764	Email/Text: EBNBKNOT@ford.com	Feb 26 2025 03:34:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
15133431	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 26 2025 03:33:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15116119	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 26 2025 03:33:00	First National Bank, 4140 E. State St., Hermitage, PA 16148-3401
15116118	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 26 2025 03:33:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15116121	Email/Text: EBNBKNOT@ford.com	Feb 26 2025 03:34:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15116122	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:49:14	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15151085	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 26 2025 03:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15116123	Email/Text: PBNCNotifications@peritussservices.com	Feb 26 2025 03:33:00	Kohl, PO Box 2983, Milwaukee, WI 53201-2983
15133437	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 26 2025 03:33:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15133436	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 26 2025 03:33:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15149425	Email/PDF: resurgentbknottifications@resurgent.com	Feb 26 2025 01:29:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15116124	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:34:00	Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
15116125	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:29:52	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15116126	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:51:06	Lowes, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15133440	+ Email/Text: nsm_bk_notices@mrcooper.com		

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		Feb 26 2025 03:33:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15116128	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 02:03:28	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15116127	Email/Text: nsm_bk_notices@mrcooper.com	Feb 26 2025 03:33:00	Nation Star Mortgage, c/o Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
15136626	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 26 2025 03:33:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15116130	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:03:11	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509018	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:50:15	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15153811	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:49:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15116131	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 03:00:27	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15152209	^ MEBN	Feb 26 2025 00:17:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15116404	^ MEBN	Feb 26 2025 00:17:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15133448	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 26 2025 03:34:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15133447	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 26 2025 03:34:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15136961	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 26 2025 03:33:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15116134	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 26 2025 03:34:00	Toyotota Financial Serivces, PO Box 5855, Carol Stream, IL 60197-5855
15146013	Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:51:22	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Toyota Motor Credit Corporation
15133406	*	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133412	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133413	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133414	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15116105	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116106	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116107	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15133408	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133409	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133410	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15116109	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116110	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116111	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116112	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166

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15116113	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133415	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133416	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133417	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133418	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133419	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133420	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116115	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133423	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133424	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133425	*	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15133426	*	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15133433	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15133432	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15133429	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133430	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133434	*	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15133435	*	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15133438	*	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15133439	*	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15116129	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133441	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133442	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133443	*	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509030	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15116132	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133444	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133445	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133446	*	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 3 Undeliverable, 43 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brent J. Lemon	on behalf of Creditor Nationstar Mortgage LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	

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on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Lauren M. Lamb

on behalf of Joint Debtor Christina M. Smith  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Lauren M. Lamb

on behalf of Debtor William D. Smith  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Matthew Fissel

on behalf of Creditor CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC d/b/a Mr. Cooper  
matthew.fissel@brockandscott.com wbecf@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

TOTAL: 13